



PT | SOLUTIONS®

PHYSICAL THERAPY

# Benefit Guide

2022 – 2023 Plan Year



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# Eligibility & Cost

## Eligibility Coverage Effective Date:

As a PT Solutions employee, generally you are eligible for benefits if you work at least 30 hours per week. You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include your legal spouse and your children up to age 26. Benefits are effective on the first day of the month following 30 days of employment. You may only change coverage during annual open enrollment or within 30 days of a qualified life event.

## Qualified Life Events:

You must make your benefit elections carefully, including the choice to waive coverage. Your pretax elections will remain in effect until the next annual enrollment period unless you experience an IRS approved qualifying change in status. Qualifying change in status events include, but are not limited to:

- Marriage, divorce, or legal separation
- Death of spouse or other dependent
- Birth or adoption of a child
- A spouse's employment begins or ends
- A dependent's eligibility status changes due to age
- You or your spouse experience a change in work hours that affects your benefits



## Benefit Costs

Benefits	Employee Premiums (24 Deductions)			
	EE Only	EE +1	EE + Child(ren)	Family
Value Plan with HSA	\$47.50	\$193.34	\$110.35	\$196.31
Health Savings Account	Employee must be enrolled in the Value Plan to contribute.			
Plus Plan	\$97.50	\$353.67	\$153.17	\$390.26
Premium Plan	\$152.44	\$396.35	\$274.40	\$442.09
Dental - Core Plan	\$13.34	\$27.07	\$30.93	\$47.38
Dental - Buy-up Plan	\$13.34	\$27.07	\$34.84	\$51.85
Vision	\$4.11	\$5.77	\$5.94	\$11.24
Basic Life and AD&D	Company pays 100%			
Voluntary Life	Rates are based on age. Please see table on page 9.			
Short & Long-Term Disability	Please see table on page 10.			
Group Accident	\$3.50	\$7.18	\$7.10	\$8.90
Critical Illness	Rates are based on age and coverage tier. Please request for rate information if interested.			
Legal Plan	\$10.50 Per Pay Period			



# Medical Plans – Anthem Blue Cross Blue Shield

PT Solutions offers three health plan options through Anthem / Blue Cross Blue Shield of Georgia (Anthem/BCBS): Premium PPO Plan, Plus PPO Plan or Value Plan which is a High Deductible Health Plan (HDHP) that includes a Health Savings Account (HSA). All three plans offer out-of-network benefits giving you the flexibility to use an in-network or out-of-network physician. To maximize your benefits and reduce your out-of-pocket expenses, you should try to select an in-network provider. For care received out-of-network, the provider may bill you for amounts exceeding the negotiated discounted rate.

**To find an In-Network provider:**

- Go to [bcbsga.com](http://bcbsga.com) and select FIND A DOCTOR.
- Under Search as a Guest, click on Continue and follow prompts
  - **GEORGIA:** Click on **Blue Open Access POS (Select Network)** as your network
  - **OUTSIDE GEORGIA:** Click on **National PPO (BlueCard PPO)** as your network
- Call 1-855-397-9267 if you need assistance

	Premium Plan	Plus, Plan	Value Plan + Health Savings Account (HSA)
Annual Deductible	In-Network	In-Network	In-Network
Individual	\$1,000	\$1,500	\$3,000
Family	\$3,000	\$4,500	\$6,000
Coinsurance	0%	10%	20%
<b>Maximum Out-of-Pocket</b> (Includes Deductible, Coinsurance and Copays)			
Individual	\$7,150	\$7,150	\$7,000
Family	\$14,300	\$14,300	\$14,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
<b>Physician Office Visit</b>			
Primary Care	\$35 copay	\$35 copay	20% after deductible
Specialist	\$50 copay	\$50 copay	20% after deductible
Therapy Visits (combined – PT and OT)	\$50 copay, 80 visits max	\$50 copay, 80 visits max	20% after deductible, 80 visits max
Telehealth	12 free visits then \$35 copay	12 free visits then \$35 copay	0% after deductible
Acupuncture	\$50 copay	\$50 copay	20% after deductible
<b>Prescription Drugs</b>			
Tier 1	\$15	\$15	20% after deductible
Tier 2	\$45	\$35	20% after deductible
Tier 3	\$85	\$60	20% after deductible
Tier 4	20% coinsurance up to \$250 max per script	20% coinsurance up to \$300 max per script	20% after deductible
Mail Order (90-day supply)	\$38 / \$113 / \$213 / 20% coinsurance up to \$250	\$15 / \$70 / \$180 / 20% coinsurance up to \$300	20% after deductible
<b>Diagnostic Services</b>			
Urgent Care Facility	\$50 Copay	\$50 Copay	20% after deductible
Emergency Room Facility Charges	\$500 Copay no deductible	\$500 copay then, 10%	20% after deductible
Inpatient Facility Charges	0% after deductible	10% after deductible	20% after deductible
Outpatient Facility & Surgical Charges	0% after deductible	10% after deductible	20% after deductible

# Dental Benefits - MetLife

Depending on your and your family's needs, you can choose between two dental plans through MetLife: Core Plan and Buy Up Plan. Both plans permit you to use both in-network and out-of-network providers. Network providers offer larger discounts and can file your claims for you.

If you prefer to see an out-of-network PPO provider, keep in mind, because they are not contracted to accept the negotiated discounted rate, they may

charge you for any amount billed in excess of the negotiated discounted rate. ID cards are not needed to receive services, but one will be mailed to your home.

You can also access an image of your ID card by logging on to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or through the MetLife Mobile App.

Annual Deductible	Buy-Up Plan	Core Plan
	In-Network*	In-Network*
Individual	\$25	\$25
Family	\$75	\$75
Maximum Benefit (calendar year)	\$1,750	\$1,750

## Coinsurance

Preventive and Diagnostic, Restorative, Extractions, Endodontics, and Periodontics	100% covered, after deductible	100% covered, after deductible
Crowns and Dentures	50% covered after deductible	50% covered after deductible
Implants	50% covered after deductible	50% covered after deductible
Replacement Age for Crowns, Bridges and Dentures	5 Years	5 Years
Orthodontia (Limited to children under the age of 19)	\$1,500 Lifetime Maximum	Not Covered

\*For out of network benefits, please see the plan benefit summaries.



# Your Health Savings Account (HSA)

## Health Savings Account (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

- **HSA will be transferring from Act Wise to Health Equity after open enrollment. More information will be provided on this.**

## What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no "use it or lose it" rule; your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time.

## Are you eligible to open a Health Savings Account (HSA)?

Although everyone can enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.

## 2023 HSA Contributions

You can contribute to your Health Savings Account on a pre-tax basis. The IRS has established the following maximum HSA contributions for the 2022 TAX YEAR:

- **\$3,850 Individual** - You must enroll in PT Solutions Employee only Value Plan + Health Savings Account (HSA) to be eligible for PT Solutions annual contribution to your HSA in the amount of **\$500**. If you elect the maximum individual contribution of **\$3,850**, then your annual contribution is **\$3,350**.
- **\$7,750 Family** - You must enroll in PT Solutions Employee + 1 or more Value Plan + Health Savings Account (HSA) to be eligible for PT Solutions annual contribution to your HSA in the amount of **\$1,000**. If you elect the maximum family contribution of **\$7,750**, then your annual contribution is **\$6,750**.
- If you are age 55 and over, you may contribute an extra **\$1,000** catch up contribution
- PT Solutions contributions will be made semi-annually in July and January.

## Most Common HSA Expensed Items

Listed below are some of the most expensed HSA Items. For a full list of eligible HSA expenses please visit <https://healthequity.com/hsa-qme>.



Insulin Testing  
Supplies



Sleep Aids



Shoe Inserts



Pain Relievers



Doctor Visits



Eyeglasses/  
Contacts



# Your Flexible Spending Accounts (HCFSA & DCFSA)

## Health Care Flexible Spending Account (FSA)

PT Solutions offers all full-time employees access to a Health Care Flexible Spending Account. Even if you waive medical coverage offered through PT Solutions.

### What is a Health Care Flexible Spending Account (FSA)?

FSAs are tax-advantaged accounts that let you use pre-tax dollars to pay for [eligible medical expenses](#).

### Are you eligible to open a Health Care Flexible Spending Account (FSA)?

The IRS will not permit you to enroll in the Health Care Flexible Spending Account if you are enrolled in a Qualified High Deductible Health Plan, PT Solutions Value Plan.

## 2023 FSA Contributions

You can contribute to your Health Care Flexible Spending Account on a pre-tax basis. The IRS has established the following maximum FSA contributions for the 2022 TAX YEAR:

- **\$3,050 a year (individual/family limit).**
- **\$120 Election Minimum**
- **\$610 Maximum Roll Over of funds remaining at the end of the plan year**

## Most Common FSA Expensed Items

Listed below are some of the most expensed FSA Items. For a full list of eligible FSA expenses please visit <https://healthequity.com/learn/flexible-spending-account>.

- **Dental**
- **Glasses & Contacts**
- **Pain Medicine**
- **Chiropractic Care**

## Dependent Care Flexible Spending Account (DCFSA)

PT Solutions offers all full-time employees access to a Dependent Care Flexible Spending Account.

### What is a Health Care Flexible Spending Account (DCFSA)?

DCFSA's are tax-advantaged accounts that let you use pre-tax dollars to pay for eligible dependent care expenses. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.

### Are you eligible to open a Dependent Care Flexible Spending Account (DCFSA)?

Eligibility requires a DCFSA offered through your employer. DCFSA's can be combined with a standard FSA or an HSA. DCFSA's do not impact HSA eligibility.

## 2023 DCFSA Contributions

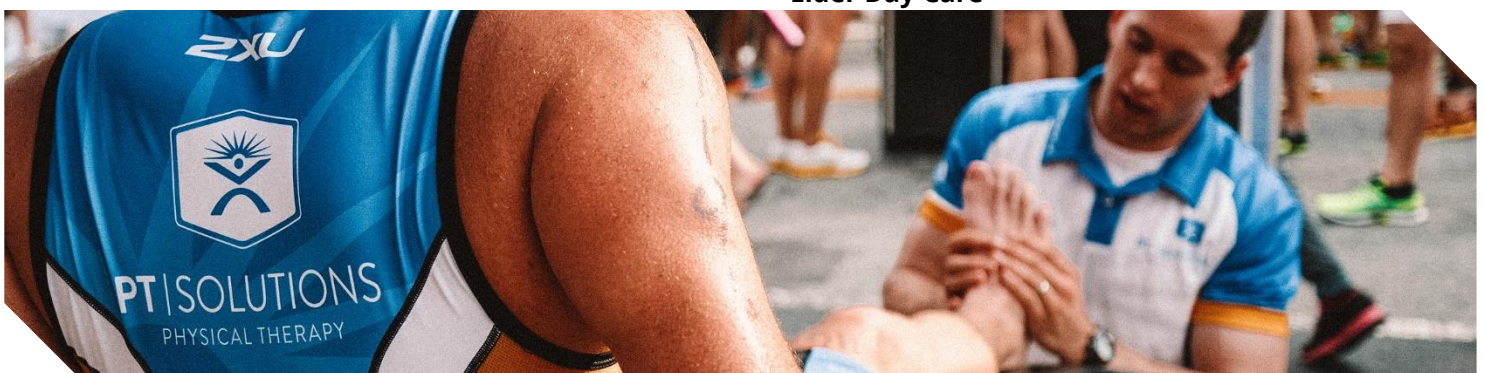
Once you choose an annual contribution, your employer will deduct that amount pre-tax in equal parts from each paycheck. DCFSA funds are made available only as money is added to the account.

- **\$5,000 a year (married/filing jointly) or \$2,500 (single or married/filing separately).**
- **\$120 Election Minimum**

## Dependent Care Expenses

Listed below are some DCFSA expenses. For a full list of eligible DCFSA expenses please visit <https://healthequity.com/learn/hsa>.

- **Daycare**
- **Nursery School**
- **Preschool**
- **Summer Day Camp**
- **Elder Day Care**



## Vision Benefits - MetLife

The Vision Plan through MetLife (VSP Signature Network) provides you and your eligible family members with the opportunity to save on vision care services and products. The MetLife vision plan allows you to save on everything from vision exams to contact lenses to eyeglasses. The vision plan gives you two different ways to receive benefits.

Use the network and pay only a copay for most expenses. Go to a provider outside the network and receive a reimbursement for part of the cost of your exams, glasses and contacts when you submit a claim.

To find a network eye care provider visit [www.mymetlifevision.com](http://www.mymetlifevision.com). Click on "Find a Vision Provider". You can then search by zip code or city and state.

Benefit Frequency	VSP Signature Network	
	In-Network	Out-of-Network
Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 24 months	
Copay	Member Pays	Reimbursement
Exam	\$20	Up to \$45
Materials	\$20	See below
Benefit	Member Pays	Reimbursement
Frames	80% of balance over \$120 allowance	Up to \$55
Eyeglass Lenses:		
Single Vision	Covered at 100% after copay	Up to \$30
Bifocal	Covered at 100% after copay	Up to \$50
Trifocal	Covered at 100% after copay	Up to \$65
Lenticular	Covered at 100% after copay	Up to \$100
Elective Contact Lenses (in lieu of frames and lenses)	100% of balance over \$120 allowance	Up to \$105

*By utilizing an in-network provider, you will also receive an average of 20% off Elective Cosmetic "extras" added to your lenses, 20% off retail price for any additional pair of glasses, and 15% off the normal charge for Laser Correction Surgery (or 5% off promotional pricing).*



# Employer-Funded Benefits

## Life and AD&D Insurance

Life insurance is an important part of your financial security, especially if others depend on you for support. Accidental Death & Dismemberment (AD&D) insurance is designed to provide an additional benefit in the event of accidental death or following accidental injury which results in a personal loss. This benefit is provided through Guardian.

- The Company provides \$25,000 of Basic Life and AD&D Insurance to all eligible employees at no cost to you.

## Employee Assistance Program (EAP): American Behavioral

Balancing your work and home is not always easy. With American Behavioral, your confidential employee assistance program, you don't have to face life's challenges alone. American Behavioral provides support and guidance for matters that range from personal issues you might be facing, to providing information on everyday topics that affect your life, including legal and financial services.

You are eligible for up to 3 face-to-face counseling sessions for issues like grief and loss, marital/family issues, interpersonal relationships, and more. American Behavioral also provides services for eldercare support, legal and financial counseling, and community support resources.

You also have access to the Personal Advantage work-life, with more than 20,000 articles and interactive resources for topics such as emotional well-being, family life, health, financial, legal, personal growth, and stress.

This confidential resource is available at no cost to you. You may call for 24/7 support at 1-800-925-5327 or visit the website at [www.americanbehavioral.com](http://www.americanbehavioral.com) and input the program name: PTSOLUTIONS, and then create your username and password.

American Behavioral is a free and confidential benefit for all PT Solutions employees.

# Employee-Funded Benefits – Guardian

## Short-Term Disability (STD)

Short-Term Disability (STD) insurance provides employees income protection during times when you are unable to work due to a non-work-related illness or injury. STD insurance 60% of your regular weekly earnings up to a maximum of \$1,500 per week. There is a 7-day elimination period after which benefits may be paid up to a maximum of 13 weeks.

STD Rates by Age	Monthly Rate per \$10 of Weekly Benefit*
Less than 29	\$0.959
30 - 34	\$0.951
35 - 39	\$0.666
40 - 44	\$0.532
45 - 49	\$0.517
50 - 54	\$0.561
55 - 59	\$0.738
60 - 99	\$0.966

### Premium Calculation Example:

\$30,000 annual earnings, age 34  
 $\$30,000/52 = \$577/\text{week}$   
 $\$577/\text{week} * 0.60 = \$346.20 \text{ max}$

### Premium Cost:

$\$346.20/\text{week} * 0.951/10 = \$32.92/\text{month}$

## Long Term Disability Insurance (LTD)

Long-Term Disability (LTD) Insurance provides continuing income protection if you are disabled for more than 90 days. LTD insurance pays 60% of your basic monthly salary up to a maximum of \$4,500 per month. LTD benefits are offset by Social Security, worker’s compensation, or retirement plan benefits, if any of those benefits are received.

- **PT Solutions will pay 50% of the premium**

LTD Rates by Age	Monthly Rate per \$100 of Covered Payroll*
All Ages	\$0.45

### Premium Calculation Example:

\$30,000 annual earnings,  
 $\$30,000/12 = \$2,500/\text{month}$

### Premium Cost:

$\$2,500/\text{month} * 0.45/100 = \$11.25/\text{month}$   
 $\$11.25 * 50\% = \$5.63 \text{ employee monthly cost}$   
 $\$5.63 / 2 = \$2.81 \text{ employee cost per pay period}$



# Employee-Funded Benefits

## Voluntary Life Insurance - Guardian

You may also choose to elect Voluntary Term Life insurance for yourself, your spouse and dependent children. All amounts above the Guarantee Issue must be approved by Guardian. It is your responsibility to complete the required forms.

Rates by Age		Monthly Rate	Voluntary Life Highlights			
			Life Benefit	Employee	Spouse	Child
15 – 29		\$0.05	Increments	\$10,000	\$5,000	\$1,000
30 – 34		\$0.06	Maximum	\$500,000	\$250,000	\$10,000
35 – 39		\$0.09	Limitations		Up to 100% of employee's approved amount	Employee must have voluntary coverage
40 – 44		\$0.17				
45 – 49		\$0.26	Guaranteed Issue*	\$100,000	\$25,000	\$10,000
50 – 54		\$0.40				
55 – 59		\$0.64	Evidence of Insurability		Required for late entrants and benefit increases over the guaranteed issue amount or outside of the initial enrollment period.	
60 – 64		\$1.00				
65 – 69		\$1.64				
70 – 74		\$2.63				
75 – 79		\$4.71				
Child Life Rate 15 days to age 26		\$0.17 Per \$1,000 of Coverage				

\*The Guaranteed Issue amount is available to employees at their initial enrollment only.

## Legal Assistance plus FraudScout – MetLife

Legal insurance from MetLife's Hyatt Legal Plan offers you affordable, reliable counsel when something in life turns into a legal issue, like a dispute with a contractor, a traffic ticket or the need for estate planning. The attorneys have an average of 25 years of experience. **For just \$10.50 per pay**, you can enroll in the plan for coverage for you plus your eligible dependents and have a place to turn to for help with access to a nationwide network of attorneys for an unlimited number of legal issues who will:

- Consult with you on legal issues.
- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Represent you, if needed.

### FraudScout – Triple Bureau Credit Monitoring

This service provides the Participant and Spouse with access to FraudScout Triple Bureau Credit Monitoring provided by CyberScout. FraudScout monitors all three credit bureaus for activity, including credit inquiries, delinquencies and judgments. This service includes alerts based on the Participant's and Spouse's SSN and other financial accounts as provided by the Participant or Spouse. Participant and Spouse also get a dashboard view of credit scores from all three credit bureaus and one free annual credit report from each bureau. If identity theft is uncovered, the service provides unlimited access to fraud specialists working as long as it takes to restore the Participant or Spouse's identity. If any expenses are incurred due to identity theft, the Participant or Spouse can also receive expense reimbursement for lost wages, reasonable and necessary expenses incurred and unauthorized electronic fund transfers, up to \$1 million.

For more information, call MetLife at **1-800-821-6400** or [www.legalplans.com](http://www.legalplans.com).



## Employee Funded Benefits - MetLife

While our medical options provide great coverage for you and your family's general health care needs, our Critical Illness and Accident plans offer additional protection against unforeseen illness or injuries. These benefits safeguard your finances so that you can focus on getting well. If elected, you pay the full cost of these coverages through payroll deductions on an after-tax basis. These plans are portable, so you can take them with you if you leave the company, as long as you continue making premium payments to MetLife.

### Critical Illness

If serious illness strikes, the last thing you need to worry about is how to pay for things like medical copayments, car payments, rent or mortgage, and utilities. MetLife's Critical Illness Insurance provides cash to help with the extra expenses associated with your recovery. Benefits received can be used to help pay your medical plan deductible and coinsurance.

With Critical Illness Insurance, if you are diagnosed with a covered illness, you get a lump-sum cash benefit — even if you receive benefits from other insurance.

Use it for treatments not covered by other insurance or a dream vacation to celebrate your recovery ... you decide!

### Added Benefit

Every insured person under the policy also receives a \$50 wellness benefit per calendar year if certain wellness and preventives services are completed!

### Coverage Amounts

- Employee (who is actively at work) - \$15,000
- Spouse - \$7,500
- Child - \$7,500

### Examples of Covered Illnesses\*

- Cancer
- Carcinoma in situ (30% benefit available)
- Heart attack
- Major organ failure
- End-stage renal (kidney) failure
- Coronary artery bypass surgery
- Stroke

*\*The Critical Illness plan has a 3/6 pre-existing condition limitation, meaning the plan does not cover conditions that were diagnosed or treated during the 3 months prior to the coverage effective date or for the first 6 months of your Critical Illness plan coverage. Please refer to the plan document for more information.*

### Accident Insurance

The Accident Insurance plan provides benefits to help cover the unexpected costs associated with an accidental injury. Most people don't plan or budget for accidents. When a covered accident occurs off-the-job, the last thing anyone wants to worry about is covering the expenses that may pile up while you're not at work. Those costs can add up quickly.

If a covered accident occurs, the Accident plan pays benefits regardless of any other insurance you have. MetLife will automatically send you a check for covered injuries. You decide the best way to spend it.

### Examples of Covered Accidents and Injuries

- Emergency Room and ambulance (ground and air)
- Broken bones and burns
- Tooth crowns and extractions (emergency only)
- Torn ligaments, joint dislocations, and ruptured discs
- Cuts repaired by stitches
- Eye injuries
- Concussion

### Advantages of the plan:

Coverage is available to all eligible employees who are actively at work. You can buy coverage for your spouse and dependent children. No health questions to answer. Benefits are paid for accidents that occur off the job. This pays an additional sum if a covered individual has a serious injury, such as loss of sight, hearing or a limb. No restrictions on how you spend the benefits you received.

# Paid Time Off (PTO) & Extended Illness Bank (EIB)

## Paid Time Off (PTO)

**Eligibility:** All full-time (30+ hours per week) are eligible for PTO. Part-time, temporary, and contract employees are not eligible for PTO. PTO hours begin to accrue immediately and are available for use after completion of the 90-day Orientation Period (exceptions may be approved by senior management). Thereafter, all hours are available for use in the pay period following the pay period in which they are accrued. PTO balances will be updated and printed on associates' bi-weekly pay advices, and in the UltiPro Employee Portal.

**Accrual:** PTO is accrued each pay period, based upon paid hours of all types, up to 40 hours/week. PTO does not accrue on overtime hours or on unpaid leaves of absence. Associates are allowed to "borrow" up to 40 hours of PTO in excess of accrued PTO balance. Negative balances must be repaid in final payroll upon termination. Your length of service determines the rate at which you will accrue PTO. Associates become eligible for an increased accrual rate on the first day of the pay period in which their employment anniversary date falls.

	Years of Service	Accrual Rate per hr. Worked	Max Annual PTO Accrual
Exempt and Licensed Clinicians	0-3	.0616	128 hours (16 days)
	4-10	.0808	168 hours (21 days)
	11+	.1000	208 hours (26 days)
Non-Exempt (Hourly)	1	.0424	88 hours (11 days)
	2-5	.0616	128 hours (16 days)
	6-10	.0808	168 hours (21 days)
	11+ years	.1000	208 hours (26 days)

## Extended Illness Bank (EIB)

PTO balances do not roll from one calendar year to the next. Unused PTO hours will transfer to an employee's Extended Illness Bank (up to a maximum of 160 hours). The EIB is a company sponsored short-term disability plan designed to provide pay for employees during FMLA-qualified leaves of absence. Extended illness time can be used for an associates' illness, or for the care of a family member as provided and eligible under the provisions of the Family Medical Leave Act. The company contributes 2.05 hours per

pay period to EIB on behalf of PTO eligible employees. Unused PTO hours as of December 31 each year transfer to EIB. EIB time may be used after 5 consecutive days of absence, and upon receipt of medical documentation in accordance with FMLA procedures. The EIB maximum is 160 hours, which will be fully funded by the company in 3 years with no employee contributions. Unused EIB hours are not paid upon termination.

## Holidays

The following holidays are observed each year:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Eligible team members receive pay for the observed holiday. Those who work on the holiday receive "Holiday Worked Pay" for hours worked, in addition to Holiday Pay.

## Floating Holiday

We realize that many of our team members may choose to recognize holidays not included above. To accommodate the needs of our diverse workforce, we offer one 8-hour Floating Holiday which can be used to celebrate a day of your choosing.



# 401(k) Retirement Plan & Other Incentives

The PT Solutions 401(k) Retirement Savings Plan offers a convenient way for you to save for the future through pretax payroll deductions. You are eligible to participate in the plan as of January 1 or July 1 following 60 days of employment.

## Your Contributions

Contributions from your pay are made on a pretax basis—up to the IRS annual limit. If you are 50 years of age or older (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the normal IRS annual limit. You may also make post tax Roth 401(k) contributions, provided that the total of your pre- tax and post- tax contributions do not exceed IRS maximums.

Vesting refers to your right of ownership to the money in your account. You are always 100% vested in your contributions and their earnings. Vesting of company contributions, if made, are illustrated below:

	Vesting					
Years of service	1	2	3	4	5	6+
% Vested	0%	20%	40%	60%	80%	100%

Full-time and regularly scheduled part-time associates (excluding PRN) are eligible to participate in the 401(k) Retirement Savings Plan on January 1 or July 1 following 90 days of employment. Full details and enrollment instructions will be provided 30 days prior to eligibility.

## Professional Development Continuing Education

Evidence-based practice is a critical pillar of care at PT Solutions. To ensure our patients are receiving the best treatment around, we need our therapists to stay up-to-date on the latest research and methods. We offer 'in-house' continuing education courses at no cost to our licensed clinicians. \*

Additionally, any continuing education courses outside of PTS that support your clinical skills and are relevant to the company mission (and are also required to maintain professional licensure) will be reimbursed after approval by the management team.\*

## Clinician Professional Dues

National, and state association dues/expenses will be reimbursed for all clinical licensed staff. APTA, AOTA, ASHA... we've got you covered.\*

## Clinician Licensure Fees

There's no doubt that education costs are a burden, and we think the fees should stop there. That's why costs associated with professional licensure in the state(s) in which you will be rendering services are reimbursed for all clinical licensed staff.\*

## Professional Liability Insurance

Professional liability insurance is a must for any clinician, and therefore is provided by the company for all clinical licensed staff.

\*Excludes PRN staff

## Fitness Incentives

At PT Solutions, we encourage active lifestyles. Our team members are encouraged to participate in fitness races/walks of their choosing. As an incentive, we will reimburse entry fees for up to 5 events/\$500 per year - with prior approval.





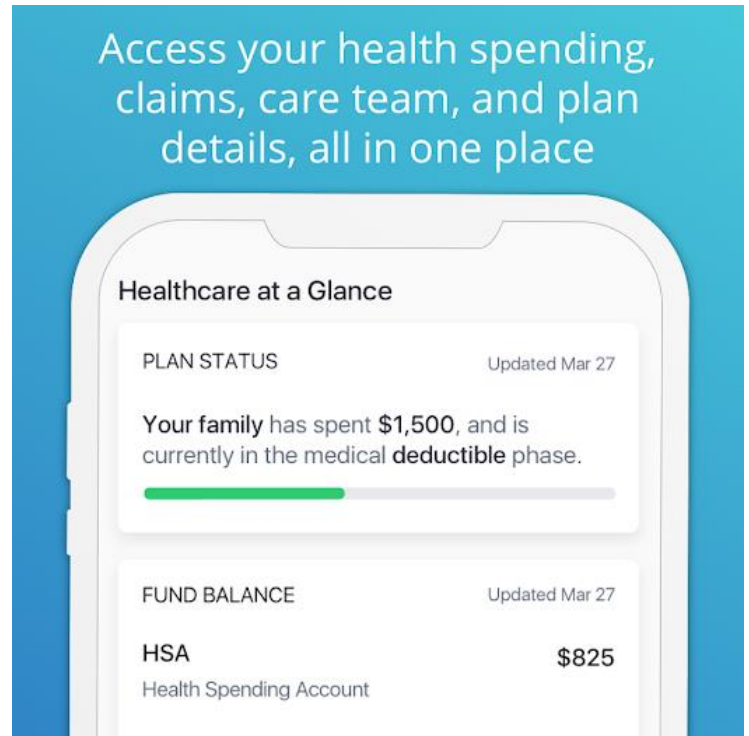
# Employee Resources



With Engage, you can take charge of your health plan on the go. This app helps you manage your benefits and your health. Get the app now to:

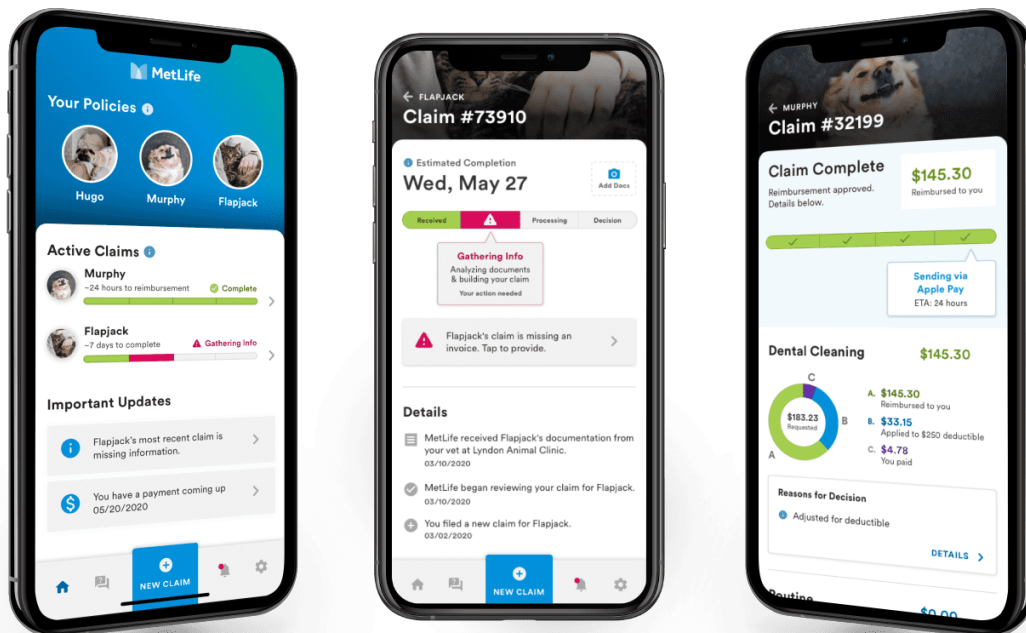
- View your claims and see what’s covered by your plan
- Use our wellness tools and resources.
- Look up your digital ID card
- Get information and guidance to make better health care decisions
- And more!

To register, go to:  
<https://app.engage-wellbeing.com/v2/login>



With MetLife’s mobile app, you can securely and easily view and manage your benefits information on your mobile devices. To use the MetLife app, register at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) from a computer or directly through the app.

*Please note: certain features of MetLife US Mobile App are not available for some MetLife Dental Plans.*



# Additional Employee Resources

## LiveHealth Online

Get quick and easy access to board certified doctors anytime, anywhere. If you are enrolled in the Plus or Premium plan then your first 12 visits are free per calendar year, then each subsequent visit is subject to your plan's PCP copay. Visit for Value plan members are subject to the deductible then coinsurance.

Sign up for LiveHealth Online today!

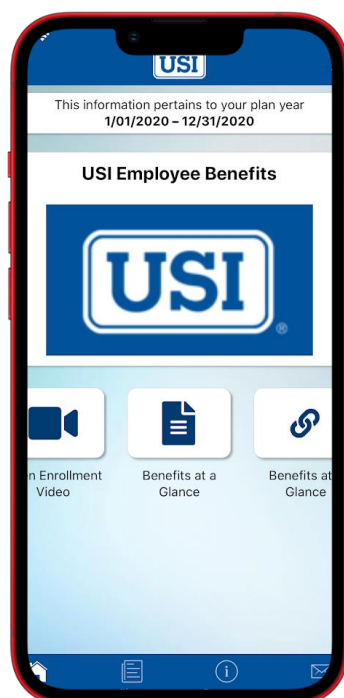
It's quick and easy to sign up at: [livehealthonline.com](https://livehealthonline.com)

## USI Mobile Benefits App

Access all of your health benefits insurance policy details and contact information while on the go! This free app allows you to:

- Stay Organized – access all your plan information and cards in one place
- Stay Up To Date – receive the most updated plan information automatically
- Lighten Up Your Wallet – store your id cards in the app
- Get In Touch – conveniently access contact information

Find it in your app store by searching for **'MyBenefit2GO'** and download the free app. Use the access code **D31373** to access the PT Solutions benefits.



## USI Benefits Resource Center

Trained experts are ready to help you get the most out of our employee benefit plans. Representatives will:

- Provide answers about your health, dental, and other insurance benefits
- Assist with Provider billing issues
- Claim assistance
- Locating network providers
- ID cards

USI's dedicated team is ready to help you navigate the insurance maze. Reach out either via email or phone and someone from the team will get back to you quickly. All calls are confidential.

Call Toll-Free 1-855-874-0835

Monday – Friday: 8:00am – 5:00pm EST Or send an email to: [brcsouth@usi.com](mailto:brcsouth@usi.com).



# Important Contacts

## Have Questions? Need Help?

PT Solutions is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-0835 or via e-mail at BRCSouth@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

## Carrier Customer Service

Additional information regarding benefit plans can be found on enter correct source for additional benefits portfolio information for Client. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	PHONE NUMBER	WEBSITE
Medical	Anthem/BCBS	1-844-274-5201	<a href="http://Anthem.com">Anthem.com</a>
Health Savings Account	*Act Wise	1-844-274-5201	<a href="http://Anthem.com">Anthem.com</a>
Health Savings Account	Health Equity	1-866-346-5800	<a href="http://HealthEquity.com">HealthEquity.com</a>
Flexible Spending Account	Health Equity	1-877-924-3967	<a href="http://HealthEquity.com">HealthEquity.com</a>
Dental	MetLife	1-800-438-6388	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>
Vision	MetLife	1-800-438-6388	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>
Life & AD&D	Guardian	1-888-600-1600	<a href="http://Guardiananytime.com">Guardiananytime.com</a>
Short-Term & Long-Term Disability	Guardian	1-888-600-1600	<a href="http://Guardiananytime.com">Guardiananytime.com</a>
Employee Assistance	American Behavioral	1-800-925-5327	<a href="http://Americanbehavioral.com">Americanbehavioral.com</a>
Telemedicine	LiveHealth Online	N/A	<a href="http://Livehealthonline.com">Livehealthonline.com</a>
Accident	MetLife	1-800-438-6388	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>
Critical illness	MetLife	1-800-438-6388	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>
401(k) Retirement Savings Plan	John Hancock	1-800-395-1113	<a href="http://Jhpensions.com">Jhpensions.com</a>
Legal Plan	MetLife	1-800-821-6400	<a href="http://Legalplans.com">Legalplans.com</a>



\* HSA will be transitioning to Health Equity after open enrollment



